



Patent Application
Attorney Docket No.: 72167.000125

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Andrea Concannon et al.

Appln. No.: 09/438,590

Filed: November 12, 1999

For: SYSTEM AND METHOD FOR
PROCESSING FOREIGN CURRENCY
PAYMENT INSTRUCTIONS

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: Group Art Unit: 3628
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: Examiner: Bell, Paul A.
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Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated November 22, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.